



**Summit Federal  
Credit Union**

**Akron Branch**

100 Wheeler Street  
P.O. Box 1460  
Akron, OH 44309-1460  
Phone: 330-376-3626  
Fax: 330-376-7196  
Call-24: 330-376-3626 ext. 7

**Salem Branch**

1446 Franklin Avenue  
P.O. Box 226  
Salem, OH 44460  
Phone: 330-332-8543  
Fax: 330-332-8545  
Call-24: 330-332-7010  
E-mail: [postmaster@summitfcu.com](mailto:postmaster@summitfcu.com)

**[www.summitfcu.com](http://www.summitfcu.com)**



## Join Us for the Annual Meeting on April 23, 2016

All members are invited to our 66th Annual Meeting which will be held at 1:00 p.m. on Saturday, April 23, 2016, 100 Wheeler Street in Akron. During the meeting, we will elect members to serve on our Board of Directors and review the credit union's financial performance of 2015.

Summit FCU's Board of Directors consists of members like you. These volunteers work to maintain and improve the credit union's strategic direction, representing the best interests of its membership. This year, Samuel Sibley, Cynthia Howell, and Deborah Minerich will be running as incumbents for three-year terms. Nominations for these positions will be accepted until the close of business on January 5, 2016.

If you are interested in serving on our Board of Directors, visit our Akron office for an OFFICIAL PETITION. This document must be signed by one percent (1%) of Summit FCU's eligible members, with a maximum of 500 signatures. The completed, signed document must be returned to our office by close of business no later than January 5, 2016. Nominations will not be accepted after this date. According to the bylaws of Summit

FCU, if only one person is nominated for each position to be filled, a mail-in election will not be held.

We look forward to seeing you there!



**[www.summitfcu.com](http://www.summitfcu.com)**

# The SUMMIT



November 2015



## Holiday Loans

- Pick your payment, based on the amount you borrow.
- Fixed, low rate of **6.00% APR\*** for **everyone!**

To apply for a Holiday Loan, visit us online at [www.summitfcu.com](http://www.summitfcu.com), call us at 330-376-3626, or visit either branch.

\*Annual Percentage Rate. Loan Payment Example: Signature Loan: \$1,000 for 12 months at 6.00% Annual Percentage Rate = \$86.28/month payment. All loans subject to normal credit approval terms and risk analysis. Holiday Loan available until 12/31/15. All rates subject to change without notice. Not available for refinancing of current SFCU loans. Rates apply to new money only. Contact SFCU staff for more information about applicable fees and terms. Federally Insured by NCUA. Offer ends December 31, 2015.

## Free Online Money Management Classes For SFCU Members

One of the best lessons to teach your kids is responsible money management. Summit FCU wants to help make this tough job a little bit easier! Check out this FREE tool available to all SFCU members. Teach your kids and, maybe, learn a few things yourself.



**FoolProof Online Money Management Classes are available at [www.summitfcu.com/sfcu-foolproof-education.aspx](http://www.summitfcu.com/sfcu-foolproof-education.aspx)**

Watch for the new **Mobile Remote Deposit Capture** feature on our app. You'll be able to deposit checks using your Smartphone! We're in the final testing phases. It should be available by year end!

## HOLIDAY CLOSINGS

### Christmas Eve

Thursday, December 24 (close at noon)

### Christmas Day

Friday, December 25

### New Year's Eve

Thursday, December 31 (close at noon)

### New Year's Day

Friday, January 1

### Martin Luther King, Jr. Day

Monday, January 18

### Presidents Day

Monday, February 15





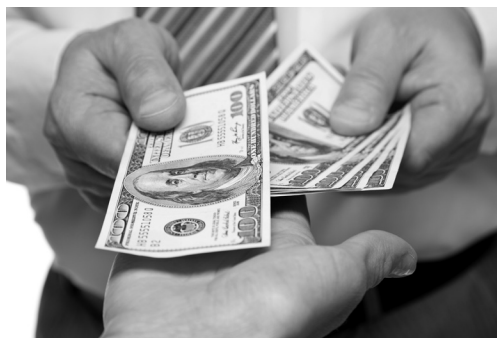
## Secure-24 Checking Protects Your Identity

The holidays are stressful enough without worrying about identity theft! During the holiday shopping season, the odds of having your identity stolen are much greater. This is not only caused by increased spending activity, but also by temporary holiday workers, crowded stores, traveling, and other factors common to the season. Consider a **Secure-24 Checking Account** from Summit FCU. For a small monthly service fee, we offer credit monitoring, credit reports every 90 days, fraud resolution, and identity theft expense reimbursement, as well as downloadable internet software with Marble Security. Let us help you take charge of protecting your identity this shopping season! Call, or stop in to find out how it works. Open your Secure-24 account today!

**Like us on Facebook!**  
[www.facebook.com/SummitFCU](http://www.facebook.com/SummitFCU)



## FREE Accel Financial Counselors Help You Reach Your Goals



Many people overspend during the holiday season. Holiday shoppers get caught up in the sales, the discounts, the shiny packaging, and the festive spirits, and then open their wallets a little more than they should. Don't start the new year with regret!

With Accel, you'll enjoy FREE unlimited access to financial counselors that can help you with issues such as budgeting, improving your credit score, debt repayment, and even avoiding bankruptcy and foreclosure. You can also download free budget software. We want to help you succeed in reaching all of your financial goals. Partnering with Accel is a great step in the right direction!

**Call Accel today at 1-877-33ACCEL**  
**or visit our website at:**  
**[www.summitfcu.com/sfcu-other-services.aspx](http://www.summitfcu.com/sfcu-other-services.aspx)**



## 4 Ways Summit FCU Can Make Your Holidays Joyful

Summit FCU works to make your life easier, more successful, and more joyful, especially during the holidays! The elves have been cooking up some great resources to make this holiday season the best ever! Let us help you manage your money this holiday season with our Holiday Helpers!

### • Christmas Club Accounts

Start saving a little each pay period, and you'll have lots of jingle in your pocket when next year's holidays roll around.

### • Holiday Loans

Our low, fixed rates and comfortable terms make it easier to afford your holiday wishes without the post-holiday blues.

### • VISA® & American Express® Cards

Whether you're shopping online or in stores, a Summit FCU Visa® Card or AmEx® is convenient and offers competitive rates.

### • Debit Cards

Don't worry about carrying cash this holiday season; just use your debit card with your SFCU checking account and sail through those shopping trips with ease.

**To get started today, visit our holiday workshop... just call, visit the website, or stop in and apply for these great programs.**



Summit FCU is a member-owned financial cooperative. We couldn't succeed without our dedicated Board of Directors. If you've ever thought about volunteering on our board, here's your chance! We currently have a vacancy in our Associate Director (AD) program, which offers training for a position on the Board.

To be eligible for an Associate Director position, an individual must meet the following criteria:

1. Be an SFCU member in good standing;
2. Display an interest in SFCU and a willingness to serve its members through board activities;
3. Be willing and able to devote the time and effort it takes to serve as an associate, on various committees (as appointed by the Chairman), and in various educational programs;
4. Demonstrate that he/she is a team player who exercises sound judgment.

Be part of a forward-moving, growing, and strong financial institution! If you are interested in an Associate Director role, please call our Akron office at **330-376-3626**.

## Checking Account Winners Announced!

Our October Checking Account promotion was an overwhelming success! All members who opened an SFCU Checking Account in October were entered into a random drawing. Congratulations to our five winners, who each won \$25 gift cards! Visit our website or follow us on Facebook to find out about our ongoing promotions!

### LOAN RATES

Type of Loan	APR* (as low as)	Term (in months)
Cars/Trucks	2.49%	24 to 66
Bill Consolidation	7.00%	Up to 60
Other Secured	6.50%	Varies
Home Improvement	5.99%	Up to 120
Home Equity Loan	3.75%	Up to 180***
Home Equity Line of Credit	3.00%**	Up to 300***
Home Purchase/Refinance		Call for current rates
Stretch Pay Loans	26.00%	6 months
Lifestyle Loans (Unsecured)	7.00%	Up to 60
Signature	7.00%	Up to 60
Share Secured	3.55%	Up to 60
Platinum VISA® Credit Card	9.99%	No Annual Fee!

\*Annual Percentage Rate. All rates are subject to change at any time.

\*\*Variable rate based on Wall Street Journal Prime Rate -.25% as quoted the last business day each month. Loan rates quoted above are as of 11/01/2015. Minimum 3% and maximum of 18%. Rates subject to change monthly. No application fee. No other closing costs. Minimum payment is \$50 per month. Cash advance minimum of \$300 with a 10 year draw. A balloon payment could result at the end of the term of this loan. \*\*\* Residence must be owner-occupied within Ohio. No pre-payment penalties. Property insurance required. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All loans subject to normal credit approval terms and risk analysis. Rates apply to new money only. Contact SFCU staff for more information about applicable fees and terms.

Loan Payment Examples:

Signature Loan: \$5,000 for 36 months at 7.00% APR = \$154.84 per month.

Car/Truck Loan: \$20,000 for 60 months at 2.49% APR = \$355.23 per month.

Other Secured Loan: \$15,000 for 60 months at 6.50% APR = \$294.29 per month.

Home Equity Closed End Loan: \$20,000 for 120 months at 3.75% APR = \$200.44 per month.

Loan payments above do not include Credit Life & Disability Insurance, which is available at a minimal cost to members.

### SAVINGS RATES

Account	Dividend Rate	APY*	Minimum Balance
Share and Club	.05%	.05%	\$101
Silver Money Market	.10%	.10%	\$2,000
3-month Certificate	.10%	.10%	\$2,500
6-month Certificate	.15%	.15%	\$2,500
9-month Certificate	.15%	.15%	\$2,500
12-month Certificate	.20%	.20%	\$500
24-month Certificate	.40%	.40%	\$500
36-month Certificate	.60%	.60%	\$500
42-month Certificate	.80%	.80%	\$500
48-month Certificate	.99%	1.00%	\$500
54-month Certificate	1.09%	1.10%	\$500
60-month Certificate	1.24%	1.25%	\$500

\*Annual Percentage Yield. Rate may change after account is opened. Penalty will be imposed for early withdrawal. For time deposits with maturities of less than one year, the APY assumes that funds will remain on deposit for a full year. Fees or withdrawals could reduce earnings on accounts. APYs are accurate as of the last dividend declaration period 11/10/2015. Disclosures are available upon request. Contact SFCU staff for more information about applicable fees and terms. Federally insured by NCUA. All rates are subject to change at any time without notice.